

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Michael Delaney, <i>et al.</i>	Examiner:	Meagan J. Thomasson
Application No.:	10/645,153	Group Art Unit:	3714
Filing Date:	August 21, 2003	Confirmation No.	7182
Office Action Date:	October 16, 2007	Docket No.	83336.1535
Title:	FIXED POOL BONUS METHOD AND APPARATUS	Customer No.	66880

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

This amendment is timely filed in response to the Office action mailed October 16, 2007.

INTRODUCTORY COMMENTS

Claims 1-15 are pending in the present application. Claims 1-15 were rejected under 35 U.S.C. § 102(e) as being anticipated by Luciano *et al.* (U.S. Patent No. 6,537,150). Claims 1-15 were also rejected under 35 U.S.C. § 103(a) as being unpatentable over Tulley *et al.* (U.S. Patent No. 7,179,168 B1).

No claims have been amended, added, or canceled. The Applicants respectfully request reconsideration of the rejected claims, and contend that the differences between the claimed invention and the cited references are such that the claimed invention is patentably distinct over the cited references.